

BI (Official Form 1) (12/07)

United States Bankruptcy Court Northern District of Illinois, Eastern Division		Voluntary Petition																				
Name of Debtor (if individual, enter Last, First, Middle): Atkins L Lynetta		Name of Joint Debtor (Spouse) (Last, First, Middle):																				
All Other Names Used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names Used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):																				
Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all): 5718		Last four digits of Social-Security/Complete EIN or other Tax-I.D. No. (if more than one, state all):																				
Street Address of Debtor (No. and Street, City, and State): 634 East 93rd Street Chicago, IL 60619		Street Address of Joint Debtor (No. and Street, City, and State):																				
County of Residence or of the Principal Place of Business: Cook		County of Residence or of the Principal Place of Business:																				
Mailing Address of Debtor (if different from street address): 		Mailing Address of Joint Debtor (if different from street address): 																				
Location of Principal Assets of Business Debtor (if different from street address above): 																						
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) 	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding																				
	TAX-EXEMPT ENTITY (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Nature of Debts (Check one box.) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.																				
Filing Fee (Check one box.) <input type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input checked="" type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D) <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D) Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).																				
Statistical/Administrative Information <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input type="checkbox"/></td> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>1-49</td> <td>50-99</td> <td>100-199</td> <td>200-999</td> <td>1,000-5,000</td> <td>5,001-10,000</td> <td>10,001-25,000</td> <td>25,001-50,000</td> <td>50,001-100,000</td> <td>Over 100,000</td> </tr> </table>			<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	1-49	50-99	100-199	200-999	1,000-5,000	5,001-10,000	10,001-25,000	25,001-50,000	50,001-100,000	Over 100,000
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Estimated Assets <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 10%;"><input checked="" type="checkbox"/></td> <td style="width: 10%;"><input type="checkbox"/></td> </tr> <tr> <td>\$0 to \$50,000</td> <td>\$50,001 to \$100,000</td> <td>\$100,001 to \$500,000</td> <td>\$500,001 to \$1 million</td> <td>\$1,000,001 to \$10 million</td> <td>\$10,000,001 to \$50 million</td> <td>\$50,000,001 to \$100 million</td> <td>\$100,000,001 to \$500 million</td> <td>\$500,000,001 to \$1 billion</td> <td>More than \$1 billion</td> </tr> </table>			<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion	More than \$1 billion
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Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Atkins, Lynetta Linda	
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet.)			
Location Where Filed:	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet.)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A		Exhibit B	
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)		(To be completed if debtor is an individual whose debts are primarily consumer debts.)	
<input type="checkbox"/> Exhibit A is attached and made a part of this petition.		I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). X _____	
		Signature of Attorney	Date
Exhibit C			
Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?			
<input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.			
<input type="checkbox"/> No			
Exhibit D			
(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)			
<input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.			
If this is a joint petition:			
<input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
Information Regarding the Debtor - Venue			
(Check any applicable box.)			
<input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
<input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
<input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property			
(Check all applicable boxes.)			
<input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
_____ (Name of landlord that obtained judgment)			
_____ (Address of landlord)			
<input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgement for possession was entered, and			
<input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.			
<input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): Atkins, Lynetta Linda
Signatures		
Signature(s) of Debtor(s) (Individual/Joint) <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p> X <u>Lynetta S. Atkins</u> Signature of Debtor </p> <p><u>773-632-7116</u> Signature of Joint Debtor</p> <p><u>773-632-7116</u> Telephone Number (If not represented by attorney)</p> <p><u>Span 14, 2008</u> Date</p>		Signature of a Foreign Representative <p>I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by § 1515 of title 11 are attached.</p> <p><input type="checkbox"/> Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____ (Signature of Foreign Representative)</p> <p>_____ (Printed Name of Foreign Representative)</p> <p>_____ Date</p>
Signature of Attorney* <p>X _____ Signature of Attorney</p> <p>_____ Printed Name of Attorney for Debtor(s)</p> <p>_____ Firm Name</p> <p>_____ Address</p> <p>_____ Telephone Number</p> <p>_____ Date</p> <p>* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.</p>		Signature of Non-Attorney Bankruptcy Petition Preparer <p>I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notice and information required under 11 U.S.C. 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.</p> <p>_____ Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>_____ Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>_____ Address</p> <p>X _____ _____</p> <p>_____ Date</p> <p>Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>
Signature of Authorized Individual Printed Name of Authorized Individual Title of Authorized Individual Date		

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Atkins, Lynetta Linda
Debtor

Case No. _____
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.][Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor Symetta L. Atkins
Date: Jan 14, 2008

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Atkins, Lynetta Linda
Debtor

Case No. _____
(if known)
Chapter 7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1			
B - Personal Property	Yes	5	\$4,031.00		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1			
E - Creditors Holding Unsecured Priority Claims	Yes	2			
F - Creditors Holding Unsecured Nonpriority Claims	Yes	14		\$213,361.60	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$1,803.83
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,024.00
TOTAL		29	\$4,031.00	\$213,361.60	

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Atkins, Lynetta Linda Case No. _____
Debtor (if known)
Chapter 7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)(whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	1,803.83
Average Expenses (from Schedule J, Line 18)	2,024.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,431.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" COLUMN		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column.		0.00
4. Total from Schedule F		213,682.75
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		213,682.75

In Re:

Atkins, Lynetta Linda

Case No.

Debtor

(if known)

DECLARATION CONCERNING DEBTOR(S) SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 29 sheets (total shown on summary page plus 2), and that they are true and correct to the best of my knowledge, information, and belief.

Jan 14, 2008

Date

Lynetta L. Atkins

Signature of Debtor

Date

Signature of Joint Debtor

* * * * *

DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document.

Address

Lynetta L. Atkins

Signature of Bankruptcy Petition Preparer

Jan 14, 2008

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

* * * * *

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, _____ named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary of schedules, consisting of sheets (total shown on summary page plus 1), and that they are true and correct to the best of my knowledge, information, and belief.

Date

Signature of Authorized Individual

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor holds no interest in real property, write "None" under "Description and Location of Property".

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim".

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption	Amount of Secured Claim
None				

Total

\$0.00

In Re: Atkins, Lynetta Linda

Document Page 10 of 62

Case No.

Debtor

(if known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the same case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint or Community". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state the person's name and address under "Description and Location of Property". If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, CD's, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Living room furniture, kitchen table and chairs, bed, televison,		850.00

In Re: Atkins, Lynetta Linda

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Case No.

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Reading materials, books, family pictures		250.00
6. Wearing apparel.		Coats, Shoes, Slacks, Dresses, Jeans		500.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars.	X			
12. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

In Re: Atkins, Lynetta Linda

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Case No.

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in real estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
21. Other contingent or unliquidated claims of every nature, including tax refunds, counter-claims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			

In Re: Atkins, Lynetta Linda

Case No.

Debtor

(if known)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property Without Deducting Any Secured Claim or Exemption
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed, such as season tickets. Itemize.	X			
36. Individual Retirement / Pension		Postal Worker Pension		2431.00
			Total	\$4,031.00

In Re: Atkins, Lynetta Linda

Case No.

Debtor

(if known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:
(Check one box)

Check if debtor claims a homestead exemption that exceeds
\$136,875.

11 U.S.C. § 522(b)(2)
 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Living room furniture, kitchen table and chairs, bed, televison,	735-5/12-1001(a)	850.00	850.00
Reading materials, books, family pictures	735-5/12-1001(a)	250.00	250.00
Coats, Shoes, Slacks, Dresses, Jeans	735-5/12-1001(a)	500.00	500.00
Postal Worker Pension	40-5/11-223	2431.00	2431.00

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor

(if known)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption

In Re: Atkins, Lynetta Linda

Case No.

Debtor

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D

Creditor's Name and Mailing Address Including Zip Code	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred, Nature of Lien, and Description and Value of Property Subject to Lien	Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account Number:		VALUE \$				
Account Number:		VALUE \$				
Account Number:		VALUE \$				
Subtotal (Total of this page)					\$0.00	\$0.00
Total (Use only on last page)						
(Report also on Summary of Schedules.)						
(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)						

In Re: Atkins, Lynetta Linda

Debtor

Case No.

(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of this petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

In Re: Atkins, Lynetta Linda

Debtor

Case No.

(if known)

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTR, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In Re: Atkins, Lynetta Linda

Case No.

Debtor

(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
5424180803797452		08/2007				3062.26
Academy Collection Service Inc. Citibank (South Dakota) P.O. Box 16119 Philadelphia, PA 19144						
5407915022757980 / 9871548		09/2007				771.59
Accounts Receivable Management Inc. HSBC Card Services P.O. Box 129 Thorofare, NJ 08086						
4791060009666073		05/2006				2380.91
Aspire Correspondence P.O. Box 105555 Atlanta, GA 30348-5555						
4227651021208482		01/2006				1226.75
BP-Card Member Services P.O. Box 15325 Wilmington, DE 19886-5325						
			Subtotal			\$7,623.76
			Total			
13 continuation sheets attached			(Use only on last page of the completed Schedule F.)			
			(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor	(if known)					
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
4305440002115477		04/2006				749.17
Bank of America P.O. Box 15726 Wilmington, DE 19886-5726						
547		06/2005				693.00
Bank of America P.O. Box 1598 Norfolk, VA 23501						
43054400		05/2007				693.00
Bank of America P.O. Box 1598 Norfolk, VA 23501						
7714100075628511 / 2623016		12/2007				1209.45
CTI Resurgent Capital Services LP Sam's Club P.O. Box 4783 Chicago, IL 60680						
5178052182694519 / A39727680		07/2006				879.08
Capital One Bank Allied Interstate P.O. Box 60024 City of Industry, CA 91719-0024						
5291071388969790		03/2007				1176.40
Capital One Bank P.O. Box 60024 City of Industry, CA 91719-0024						
5291152080915545		01/2007				2491.72
Capital One Bank P.O. Box 60024 City of Industry, CA 91719-0024						
Subtotal						\$5,612.45
Total						
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor	(if known)						
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
5178051783747288 Capital One Bank P.O. Box 60024 City of Industry, CA 91719-0024			01/2006				1272.73
52910713 Capital One Bank P.O. Box 85520 Richmond, VA 23285			01/2005				1176.00
5770913909470860 Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804			11/2007				2003.84
160976771 Carson Pirie Scott Retail Services P.O. Box 17264 Baltimore, MD 21297			09/2007				1705.69
160976771 Carson Pirie Scott Retail Services P.O. Box 17264 Baltimore, MD 21297-1264			05/2007				1487.65
422765102120 Chase BP P.O. Box 15298 Wilmington, DE 19850			04/2006				1286.00
0659979975 Citgo Processing Center Des Moines, IA 50362-0300			12/2007				2060.97
						Subtotal	\$10,992.88
						Total	
						(Use only on last page of the completed Schedule F.)	
						(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor

(if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
46212000			05/2005				1232.00
Citgo/Citibank SD NA Credit Bureau Disp P.O. Box 6003 Hagerstown, MD 21747							
54241808			05/2007				5509.15
Citi Blatt, Hasenmiller, Leibske & Moore LLC. P.O. Box 6003 Hagerstown, MD 21747							
5424180852854493			05/2005				5041.68
Citi Cards P.O. Box 688904 Des Moines, IA 50368-8904							
5424180806652514			05/2001				5602.08
Citi Cards P.O. Box 688906 Des Moines, IA 50368-8906							
4621200089992066			07/2003				1263.66
Citi Cards P.O. Box 688910 Des Moines, IA 50368-8910							
5424180803797452			09/2006				3062.26
Citi Cards P.O. Box 688913 Des Moines, IA 50368-8913							
4621205043666805			09/2007				575.53
Citi Cards P.O. Box 688915 Des Moines, IA 50368							
Subtotal							\$21,995.54
Total							
(Use only on last page of the completed Schedule F.)							
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor		(if known)					
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
6032590320277998 CitiFinancial Retail Services P.O. Box 22060 Tempe, AZ 85285			08/2007				3373.14
54241808 Citibank P.O. Box 6003 Hagerstown, MD 21747			07/2007				3224.00
603259032027 Citifinancial P.O. Box 22065 Tempe, AZ 85285			10/2005				3373.00
659979975 City-Citgo Credit Bureau Disp P.O. Box 6003 Hagerstown, MD 21747			05/2005				2142.57
7298343 Client Services, Inc. Autopass Store at CFNA 3451 Harry Truman Blvd St Charles, MO 63301			10/2007				912.17
7477524 Client Services, Inc. Captial One 3451 Harry Truman Blvd St Charles, MO 63301			02/2006				2599.01
563982349 Credit First N.A. Firestone P.O. Box 81344 Cleveland, OH 44188-0344			01/2006				950.87
						Subtotal	\$16,662.67
						Total	
						(Use only on last page of the completed Schedule F.)	
						(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor

(if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
4447961118912693 Credit One Bank P.O. Box 60500 City of Industry, CA 91716-0500		04/2006				1279.69
4227651021208482 Creditors Interchange Chase Manhattan Bank Private Label 80 Holtz Drive Buffalo, NY 14225		11/2007				1387.81
5458000103050965 Direct Merchants Bank Cardmember Services P.O. Box 21550 Tulsa, OK 74121-1550		01/2005				13770.10
5424180852854493 Encore Receivable Management Inc. Citibank P.O. Box 7000 Olathe, KS 66063		09/2007				5058.08
54211601 FCNB/MAST 1620 Dodge ST Omaha, NE 68102		05/2005				3157.00
54211601 FCNB/MAST 1620 Dodge ST Omaha, NE 68102		05/2005				3157.00
4291370248159292 Financial Recovery Services, Inc HSBC Card Services Orchard Bank Visa P.O. Box 385908 Minneapolis, MN 55438		03/1995				2898.53
			Subtotal	\$26,025.56		
			Total			
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor				(if known)			
	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
4071760001070551			03/2007				2482.00
First Consumers Cardmember Services P.O. Box 2638 Omaha, NE 68103-2638							
5421160100300930			01/2007				3157.25
First Consumers Cardmember Services P.O. Box 2638 Omaha, NE 68103-2638							
5421160010063214			09/2007				1087.17
First Consumers Card Member Services P.O. Box 2638 Omaha, NE 68103							
5421160100300930			09/2007				3062.00
First Consumers Card Member Services P.O. Box 2638 Omaha, NE 68103							
411709-16-563630-8 / 80021.224			12/2005				13487.64
Friedman & Wexler, LLC Beneficial Finance 500 W. Madison Street Suite 2910 Chicago, IL 60661							
117669			11/2004				4049.00
GEMB/JCP P.O. Box 984100 EL Paso, TX 79998							
117669			11/2004				4049.00
GEMB/JCP P.O. Box 984100 EL Paso, TX 79998							
				Subtotal	\$19,000.95		
				Total			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor

(if known)

Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
771410007562 GEMB/Sams P.O. Box 981400 El Paso, TX 79998		01/2005				1175.00
7753010066471304 Goodyear Credit Plan Processing center Des Moines, IA 50361		09/2007				887.33
Account Number: Goodyear/CBSD P.O. Box 6003 Hagerstown, MD 21747		02/2005				839.00
775301006647 Goodyear/CBSD P.O. Box 6003 Hagerstown, MD 21747		02/2005				839.00
5407915022757980 HSBC Card Services P.O. Box 17051 Baltimore, MD 21297		09/2007				811.23
54079150 HSBC NV P.O. Box 19360 Portland, OR 97280		10/2005				771.00
545800010305 HSBC NV P.O. Box 19360 Portland, OR 97280		09/2004				13419.00
Subtotal						\$25,325.97
Total (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor	(if known)			
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor or Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent Unliquidated Disputed	Amount of Claim
42913702 HSBC NV P.O. Box 19360 Portland, OR 97280		01/2004		2826.00
37024815 HSBC NV P.O. Box 19360 Portland, OR 97280		05/2005		2826.00
1609 HSBC/Carsons P.O. Box 15521 Wilmington, DE 19805		04/2005		1631.00
33071326361556DBR / 5409791600634760 IC System Inc. Washington Mutual P.O. Bjox 660548 Dallas, TX 75266		11/2007		1547.05
4479411825507653 IC Systems Inc Capital Management Services LP Washington Mutual Card Services P.O. Box 660548 Dallas, TX 75266		12/2005		2579.80
11766928771 JC Penny P.O. Box 960001 Orlando, FL 32896-0001		06/2006		4049.10
003352920 / 7753010066471304 LTD Financial Services LP Goodyear Citibank (South Dakota) NA P.O. Box 9025 Des Moines, IA 50368		10/2007		839.20
Subtotal				\$28,938.23
Total				
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)				

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor	(if known)						
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
6978000001577068 Lane Bryant P.O. Box 408 Milford, OH 45150			10/2007				1184.66
0628883676288 Lane Bryant P.O. Box 659728 San Antonio, TX 78265-9728			05/2006				1210.72
1748274 Medical Collections Sys Evergreen Medical Specialists 725 S. Wells Ave 700 Chicago, IL 60670			09/2005				187.00
7738216244127 / HL8630 NCO Financial Systems Inc Citibank (S. Dakota) NA Radio Shack P.O. Box 15889 Wilmington, DE 19850			09/2007				2011.35
7714100075628511 NCO Financial Systems Inc. Sam's Club Credit Card Account GE Money Bank 507 Purdential Road Horsham, PA 19044			12/2005				1120.34
659979975 National Financial Systems, Inc. Citibank (South Dakota) NA 600 W. John St P.O. Box 9041 Hicksville, NY 11802			08/2007				1973.63
638000042 New York & Company P.O. Box 659728 San Antonio, TX 78265			09/2007				1134.11
				Subtotal			\$11,597.53
				Total			
				(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor	(if known)						
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
4291370248159292			09/2007				2754.58
Orchard Bank Visa Statement HSBC Card Services Baltimore, MD 21297-1051							
5421160010063214			11/2006				1020.77
Platinum Recovery Solutions First Consumers NB P.O. Box 798 Yankton, SD 57078							
4071760001070551			12/2007				2344.92
Platinum Recovery Solutions, Inc. First Consumers P.O. Box 541090 Omaha, NE 68154-9090							
773821624412			Radio/CBSD P.O. Box 9714 Gray, TN 37615				1932.00
Radio/CBSD P.O. Box 9714 Gray, TN 37615							
7738216244127			Radioshack Credit Plan Processing Center Des Moines, IA 50364-0001				2011.35
Radioshack Credit Plan Processing Center Des Moines, IA 50364-0001							
3039877159 / 5178051783747288			10/2007				1347.18
Regional Adjustment Bureau Capital One Bank P.O. Box 34111 Memphis, TN 38184							
5049948101538264			03/2007				1650.43
Sears Credit Cards P.O. Box 183081 Columbus, OH 43218-3081							
				Subtotal	\$12,359.70		
				Total			
				(Use only on last page of the completed Schedule F.)			
				(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)			

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor	(if known)						
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor	Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
50499481 Sears/CBSD P.O. Box 6189 Sioux Falls, SD 57117			02/2005				1573.00
50499481 Sears/CBSD P.O. Box 6189 Sioux Falls, SD 57117			02/2005				1573.00
5770913909470860 Spiegel - Card Processing Center P.O. Box 9204 Old Bethpage, NY 11804-9004			07/2005				1968.84
4479411825507653 The Law Offices of John P. Frye, PC Providian Bank Atlantic Credit & Finance, Inc P.O. Box 13665 Roanoke, Virginia 24036			11/2007				2640.91
4621205043666805 United Recovery Systems LP Citibank South Dakota NA P.O. Box 722910 Houston, TX 77272-2910			10/2007				575.53
4479411825507653 Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266			11/2007				2640.91
5409791600634760 Washington Mutual Card Services P.O. Box 660487 Dallas, TX 75266			12/2007				1547.05
Subtotal							\$12,055.80
Total							
(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							

In Re: Atkins, Lynetta Linda

Case No. _____

Debtor	(if known)					
Creditor's Name and Mailing Address Including Zip Code, and Account Number	Codebtor Husband, Wife, Joint, or Community	Date Claim was Incurred and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
638000042		03/2006				1093.16
World Financial Network National Bank New York & Company P.O. Box 659728 San Antonio, TX 78265-9728						
638000042		03/2006				1093.16
World Financial Network National Bank New York & Company P.O. Box 659728 San Antonio, TX 78265-9728						
4227651021208482		11/2007				1348.81
Cardmember Service P.O. Box 15325 Wilmington, DE 19886						
062888367		10/2007				1137.75
Lane Bryant P.O. Box 659728 San Antonio, TX 78265						
4291370248159292		09/2007				2973.28
HSBC Card Services Orchard Bank Visa P.O. Box 17051 Baltimore, MD 21297						
638000042		03/2006				1093.16
World Financial Network National Bank New York & Company P.O. Box 659728 San Antonio, TX 78265-9728						
638000042		03/2006				1093.16
World Financial Network National Bank New York & Company P.O. Box 659728 San Antonio, TX 78265-9728						
Subtotal						\$9,710.72
Total						
(Use only on last page of the completed Schedule F.)						
(Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

In Re: Atkins, Lynetta Linda

Case No.

Case No.

Sheet no. 13 of 13 continuation sheets attached to
Schedule of Creditors Holding Unsecured Nonpriority Claims

In Re: Atkins, Lynetta Linda

Debtor

Case No.

(if known)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State Whether Lease is for Nonresidential Real Property. State Contract Number of Any Government Contract

In Re: Atkins, Lynetta Linda

Debtor

Case No. _____

(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Mailing Address of Codebtor	Name and Mailing Address of Creditor

In Re: Atkins, Lynetta Linda

Case No.

Debtor

(if known)

SCHEDELE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: Single	DEPENDENTS OF DEBTOR AND SPOUSE			
	RELATIONSHIP	None	AGE	None
Employment:	DEBTOR		SPOUSE	
Occupation	Retired / Postal Worker			
Name of Employer	United States Post Office			
How Long Employed				
Address of Employer				

Income: (Estimate of average monthly income)

1. Current monthly gross wages, salary, and commissions (Prorate if not paid monthly.)	\$	0.00	\$	
2. Estimated monthly overtime	\$	0.00	\$	
3. SUBTOTAL	\$	0.00	\$	0.00
4. LESS PAYROLL DEDUCTIONS				
a. Payroll taxes and social security	\$	486.00	\$	
b. Insurance	\$	141.17	\$	
c. Union dues	\$	0.00	\$	
d. Other (Specify): None	\$	0.00	\$	
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$	627.17	\$	0.00
6. TOTAL NET MONTHLY TAKE HOME PAY	\$	-627.17	\$	0.00
7. Regular income from operation of business or profession or firm (Attach detailed statement)	\$	0.00	\$	
8. Income from real property	\$	0.00	\$	
9. Interest and dividends	\$	0.00	\$	
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$	0.00	\$	
11. Social security or other government assistance (Specify): None	\$	0.00	\$	
12. Pension or retirement income	\$	2,431.00	\$	
13. Other monthly income Specify: None	\$	0.00	\$	
14. SUBTOTAL OF LINES 7 THROUGH 13	\$	2,431.00	\$	0.00
15. TOTAL MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$	1,803.83	\$	0.00
16. TOTAL COMBINED MONTHLY INCOME \$ 1,803.83				

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:
Medical expenses will increase once insurance expires

In Re: Atkins, Lynetta Linda

Document Page 37 of 62

Case No.

Debtor

(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	\$850.00
a. Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
b. Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
2. Utilities: a. Electricity and heating fuel	\$	255.00
b. Water and sewer	\$	0.00
c. Telephone	\$	90.00
d. Other Personal Upkeep	\$	55.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	23.00
7. Medical and dental expenses	\$	301.00
8. Transportation (not including car payments)	\$	150.00
9. Recreation, clubs and entertainment, newspapers, magazines	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renters	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other None	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	\$	0.00
Specify: None		
13. Installment payments: (In chapter 11, 12 or 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other None	\$	0.00
c. Other None	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other None	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17.)	\$	2,024.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: Medical expenses will increase		
STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	1,803.83
b. Total monthly expenses from Line 18 above	\$	2,024.00
c. Monthly net income (a. minus b.)	\$	-220.17

FORM 7. STATEMENT OF FINANCIAL AFFAIRS

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Atkins, Lynetta Linda Case No. _____
Debtor (if known)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfer and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None", mark the box labeled "None". If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None **1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
\$64,072.00 - 2005	U.S. Postal Service - Mail Carrier
\$69,848.00 - 2006	
\$47,765.00 - 2007	

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Amount	Source
--------	--------

3. Payments to creditors

None a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, [except for a debt on account of a domestic support obligation,] made within 90 days immediately preceding the commencement of this case. Indicate with an * any payments that were made to the creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
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None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments/ Transfers	Amount Paid or Value of Transfers	Amount Still Owing
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None c. All debtors: List all payment made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
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4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
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None b. Describe all property that has been attached, garnished or seized, or for any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
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5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property
--	--	-----------------------------------

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address
of Assignee

Date of
Assignment

Terms of Assignment
or Settlement

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address
of Custodian

Name and Location of Court
Case Title & Number

Date of Order

Description and
Value of Property

7. Gifts

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None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
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8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, if Loss was Covered in Whole or in Part by Insurance. Give Particulars.	Date of Loss
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9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if other than Debtor	Amount of Money or Description and Value of Property
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None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee,
Relationship to Debtor

Date

Describe Property Transferred
and Value Received

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Trust or Other Device

Date(s) of Transfer(s)

Amount of Money or Description and Value
of Property or Debtor's Interest in Property

11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address
of Institution

Type of Account, Last Four
Digits of Account Number,
and Amount of Final Balance

Amount and Date of
Sale or Closing

12. Safe deposit boxes

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None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank
or Other DepositoryNames and Addresses of those with
Access to Box or Depository

Description of Contents

Date of Transfer
or Surrender, if any

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor

Date of Setoff

Amount of Setoff

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

Name and Address of Owner

Description and Value of Property

Location of Property

15. Prior address of debtor

None If the debtor has moved within the three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
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16. Spouses and former spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
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None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
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18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was a self-employed in a trade, profession, or other activity either full- or part-time within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

Name, Address, Last Four Digits of Soc. Sec. No.
Complete EIN or Other Taxpayer I.D. No.

Nature of Business

Beginning and
Ending Dates

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name

Address

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, directory, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address Dates Services Rendered

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of this debtor.

Name and Address Dates Services Rendered

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Name and Address

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

Name and Address Date Issued

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Amount of Inventory (Specify cost, market or other basis)
-------------------	----------------------	--

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

Date of Inventory	Name and Address of Custodian of Inventory Records
-------------------	--

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and Address	Nature of Interest	Percentage of Interest
------------------	--------------------	------------------------

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

Name and Address	Title	Nature and Percentage of Stock Ownership
------------------	-------	---

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

Name and Address

Date of Withdrawal

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

Name and Address

Title

Date of Termination

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

Name and Address of Recipient,
Relationship to Debtor

Date and Purpose of Withdrawal

Amount of Money
and Value of Property

24. Tax consolidation group

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of this case.

Name of Parent Corporation

Taxpayer Identification Number

25. Pension funds

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of this case.

Name of Pension Fund

Taxpayer Identification Number

[If completed by an individual or individual and spouse.]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Jan 14, 2008

Date

Date

x Synetta S. Atkins
Signature of Debtor

Signature of Debtor

x

Signature of Joint Debtor

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date

x

Signature of Authorized Individual

Printed Name and Title

DECLARATION AND SIGNATURE OF BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required under that section; and (4) I will not accept any additional money or other property from the debtor before the filing fee is paid in full.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social-Security No. (Required by 11 U.S.C. § 119.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social-security number of the officer, principal, responsible person or partner who signs this document.

Address

x

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of Title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
Northern District of Illinois, Eastern Division

In Re: Atkins, Lynetta Linda
Debtor

Case No. _____
(if known)

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

- I have filed a schedule of assets and liabilities which includes debts secured by property of the estate.
- I have filed a schedule of executory contracts and unexpired leases which includes personal property subject to an unexpired lease.
- I intend to do the following with respect to the property of the estate which secures those debts or is subject to a lease:

Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)

Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)

Jan 14, 2008
Date

x Lynetta S. Atkins
Signature of Debtor

Academy Collection Service Inc.
Citibank (South Dakota)
P.O. Box 16119
Philadelphia, PA 19144

Accounts Receivable Management Inc.
HSBC Card Services
P.O. Box 129
Thorofare, NJ 08086

Aspire
Correspondence
P.O. Box 105555
Atlanta, GA 30348-5555

BP-Card Member Services
P.O. Box 15325
Wilmington, DE 19886-5325

Bank of America
P.O. Box 15726
Wilmington, DE 19886-5726

Bank of America
P.O. Box 1598
Norfolk, VA 23501

Bank of America
P.O. Box 1598
Norfolk, VA 23501

CTI
Resurgent Capital Services LP
Sam's Club
P.O. Box 4783
Chicago, IL 60680

Capital One Bank
Allied Interstate
P.O. Box 60024
City of Industry, CA 91719-0024

Capital One Bank
P.O. Box 60024
City of Industry, CA 91719-0024

Capital One Bank
P.O. Box 60024
City of Industry, CA 91719-0024

Capital One Bank
P.O. Box 60024
City of Industry, CA 91719-0024

Capital One Bank
P.O. Box 85520
Richmond, VA 23285

Card Processing Center
P.O. Box 9204
Old Bethpage, NY 11804

Cardmember Service
P.O. Box 15325
Wilmington, DE 19886

Cardmember Service
P.O. Box 15325
Wilmington, DE 19886

Carson Pirie Scott
Retail Services
P.O. Box 17264

Baltimore, MD 21297
Carson Pirie Scott
Retail Services
P.O. Box 17264

Baltimore, MD 21297-1264
Chase BP
P.O. Box 15298
Wilmington, DE 19850

Citgo
Processing Center
Des Moines, IA 50362-0300

Citgo/Citibank SD NA
Credit Bureau Disp
P.O. Box 6003
Hagerstown, MD 21747

Citi
Blatt, Hasenmiller, Leibske & Moore LLC.
P.O. Box 6003
Hagerstown, MD 21747

Citi Cards
P.O. Box 688904
Des Moines, IA 50368-8904

Citi Cards
P.O. Box 688906
Des Moines, IA 50368-8906

Citi Cards
P.O. Box 688910
Des Moines, IA 50368-8910

Citi Cards
P.O. Box 688913
Des Moines, IA 50368-8913

Citi Cards
P.O. Box 688915
Des Moines, IA 50368

CitiFinancial Retail Services
P.O. Box 22060
Tempe, AZ 85285

Citibank
P.O. Box 6003
Hagerstown, MD 21747

Citifinancial
P.O. Box 22065
Tempe, AZ 85285

City-Citgo
Credit Bureau Disp
P.O. Box 6003
Hagerstown, MD 21747

Client Services, Inc.
Autopass Store at CFNA
3451 Harry Truman Blvd
St Charles, MO 63301

Client Services, Inc.
Captial One
3451 Harry Truman Blvd
St Charles, MO 63301

Credit First N.A.
Firestone
P.O. Box 81344
Cleveland, OH 44188-0344

Credit One Bank
P.O. Box 60500
City of Industry, CA 91716-0500

Creditors Interchange
Chase Manhattan Bank
Private Label
80 Holtz Drive
Buffalo, NY 14225

Direct Merchants Bank
Cardmember Services
P.O. Box 21550
Tulsa, OK 74121-1550

Encore Receivable Management Inc.
Citibank
P.O. Box 7000
Olathe, KS 66063

FCNB/MAST
1620 Dodge ST
Omaha, NE 68102

FCNB/MAST
1620 Dodge ST
Omaha, NE 68102

Financial Recovery Services, Inc
HSBC Card Services
Orchard Bank Visa
P.O. Box 385908
Minneapolis, MN 55438

First Consumers
Cardmember Services
P.O. Box 2638
Omaha, NE 68103-2638

First Consumers
Cardmember Services
P.O. Box 2638
Omaha, NE 68103-2638

First Consumers
Card Member Services
P.O. Box 2638
Omaha, NE 68103

First Consumers
Card Member Services
P.O. Box 2638
Omaha, NE 68103

Friedman & Wexler, LLC
Beneficial Finance
500 W. Madison Street Suite 2910
Chicago, IL 60661

GEMB/JCP
P.O. Box 984100
El Paso, TX 79998

GEMB/JCP
P.O. Box 984100
El Paso, TX 79998

GEMB/Sams
P.O. Box 981400
El Paso, TX 79998

Goodyear Credit Plan
Processing center
Des Moines, IA 50361

Goodyear/CBSD
P.O. Box 6003
Hagerstown, MD 21747

Goodyear/CBSD
P.O. Box 6003
Hagerstown, MD 21747

HSBC Card Services
Orchard Bank Visa
P.O. Box 17051
Baltimore, MD 21297

HSBC Card Services
Orchard Bank Visa
P.O. Box 17051
Baltimore, MD 21297

HSBC Card Services
P.O. Box 17051
Baltimore, MD 21297

HSBC NV
P.O. Box 19360
Portland, OR 97280

HSBC/Carsons
P.O. Box 15521
Wilmington, DE 19805

IC System Inc.
Washington Mutual
P.O. Bjox 660548
Dallas, TX 75266

IC Systems Inc
Capital Management Services LP
Washington Mutual Card Services
P.O. Box 660548
Dallas, TX 75266

JC Penny
P.O. Box 960001
Orlando, FL 32896-0001

LTD Financial Services LP
Goodyear
Citibank (South Dakota) NA
P.O. Box 9025
Des Moines, IA 50368

Lane Bryant
P.O. Box 408
Milford, OH 45150

Lane Bryant
P.O. Box 659728
San Antonio, TX 78265

Lane Bryant
P.O. Box 659728
San Antonio, TX 78265

Lane Bryant
P.O. Box 659728
San Antonio, TX 78265-9728

Medical Collections Sys
Evergreen Medical Specialists
725 S. Wells Ave 700
Chicago, IL 60670

NCO Financial Systems Inc
Citibank (S. Dakota) NA
Radio Shack
P.O. Box 15889
Wilmington, DE 19850

NCO Financial Systems Inc.
Sam's Club Credit Card Account
GE Money Bank
507 Purdential Road
Horsham, PA 19044

National Financial Systems, Inc.
Citibank (South Dakota) NA
600 W. John St
P.O. Box 9041
Hicksville, NY 11802

New York & Company
P.O. Box 659728
San Antonio, TX 78265

Orchard Bank Visa Statement
HSBC Card Services
Baltimore, MD 21297-1051

Platinum Recovery Solutions
First Consumers NB
P.O. Box 798
Yankton, SD 57078

Platinum Recovery Solutions, Inc.
First Consumers
P.O. Box 541090
Omaha, NE 68154-9090

Radio/CBSD
P.O. Box 9714
Gray, TN 37615

Radioshack Credit Plan
Processing Center
Des Moines, IA 50364-0001

Regional Adjustment Bureau
Capital One Bank
P.O. Box 34111
Memphis, TN 38184

Sears Credit Cards
P.O. Box 183081
Columbus, OH 43218-3081

Sears/CBSD
P.O. Box 6189
Sioux Falls, SD 57117

Sears/CBSD
P.O. Box 6189
Sioux Falls, SD 57117

Spiegel - Card Processing Center
P.O. Box 9204
Old Bethpage, NY 11804-9004

The Law Offices of John P. Frye, PC
Providian Bank
Atlantic Credit & Finance, Inc
P.O. Box 13665
Roanoke, Virginia 24036

United Recovery Systems LP
Citibank South Dakota NA
P.O. Box 722910
Houston, TX 77272-2910

Washington Mutual Card Services
P.O. Box 660487
Dallas, TX 75266

Washington Mutual Card Services
P.O. Box 660487
Dallas, TX 75266

World Financial Network National Bank
New York & Company
P.O. Box 659728
San Antonio, TX 78265-9728

World Financial Network National Bank
New York & Company
P.O. Box 659728
San Antonio, TX 78265-9728

World Financial Network National Bank
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P.O. Box 659728
San Antonio, TX 78265-9728

World Financial Network National Bank
New York & Company
P.O. Box 659728
San Antonio, TX 78265-9728

UNITED STATES BANKRUPTCY COURT
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Debtor

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VERIFICATION OF CREDITOR MATRIX

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under

penalty of perjury that the attached Master Mailing List of creditors, consisting of 8 sheet(s) is
complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy
Rules and I/we assume all responsibility for errors and omissions.

Jan 14, 2008
Date

Signature of Attorney

Lynetta S. Atkins
Signature of Debtor

Signature of Joint Debtor

Signature of Authorized Individual